

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: GIDGET M CUTICCHIA	§	Case No. :12-bk-15762
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/14/2012.
- 2) The plan was confirmed on 02/13/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/09/2014, 03/16/2015.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/31/2012, 11/14/2012, 04/15/2013, 05/22/2013, 11/13/2014.
- 5) The case was completed on 09/21/2016.
- 6) Number of months from filing or conversion to last payment: 51.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,525.00.
- 10) Amount of unsecured claims discharged without full payment: \$29,456.81.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 27,600.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 27,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,675.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,267.60	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,942.60
Attorney fees paid and disclosed by debtor(s):	\$ 1,125.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
AMERICAN INFOSOURCE LP	Uns	704.65	718.84	718.84	380.18	0.00
CAVALRY PORTFOLIO SERVICE LLC	Uns	827.00	905.71	905.71	479.01	0.00
WORLD FINANCIAL NETWORK NB	Uns	1,545.00	1,545.27	1,545.27	817.24	0.00
AMERICAN INFOSOURCE LP	Uns	273.00	320.63	320.63	169.56	0.00
AMERICAN INFOSOURCE LP	Uns	500.00	541.15	541.15	286.20	0.00
AMERICAN INFOSOURCE LP	Uns	713.87	842.22	842.22	445.43	0.00
ADVANTAGE ASSETS II INC	Uns	0.00	3,139.48	3,139.48	1,536.44	0.00
ECAST	Uns	630.60	630.60	630.60	333.48	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	2,503.00	2,503.97	2,503.97	1,324.24	0.00
FULTON BANK OF NEW JERSEY	Sec	13,920.00	9,709.36	3,065.48	3,065.48	0.00
DELL FINANCIAL SERVICES LP	Uns	2,187.00	2,187.93	2,187.93	1,157.11	0.00
PORTFOLIO RECOVERY	Uns	833.00	786.80	786.80	416.09	0.00
LVNV FUNDING LLC	Uns	693.00	626.90	626.90	331.53	0.00
SELECT PORTFOLIO SERVICING INC	Sec	56,702.72	62,105.92	0.00	0.00	0.00
LVNV FUNDING LLC	Uns	1,597.00	1,597.95	1,597.95	845.09	0.00
VERICREST FINANCIAL INC	Sec	163,415.72	172,171.48	0.00	0.00	0.00
REAL TIME RESOLUTIONS INC	Sec	12,854.84	10,601.46	0.00	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	1,668.69	1,873.64	1,873.64	1,873.64	0.00

Scheduled Creditors:

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ADVANTAGE ASSETS II INC	Uns	0.00	3,139.48	3,139.48	1,603.04	0.00
THE LAW OFFICES OF MICHAEL A	Lgl	0.00	0.00	2,675.00	2,675.00	0.00
ADVANTAGE ASSETS II, INC.	Sec	3,189.48	NA	NA	0.00	0.00
ASSOCIATED CREDIT SERVICES	Uns	343.75	NA	NA	0.00	0.00
CITIBANK USA	Uns	3,034.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	1,015.00	NA	NA	0.00	0.00
HAYT, HAYT & LANDAU	Uns	3,729.85	NA	NA	0.00	0.00
HFC-USA	Uns	6,265.46	NA	NA	0.00	0.00
JEFFERSON UNIVERSITY	Uns	1,182.40	NA	NA	0.00	0.00
LAMONT HANLEY & ASSOCIA	Uns	106.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	2,003.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Uns	275.00	NA	NA	0.00	0.00
PECO	Uns	1,350.54	NA	NA	0.00	0.00
PGW	Uns	498.00	NA	NA	0.00	0.00
THE SAGRES COMPANY	Uns	3,431.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA (LD)	Pri	3,571.02	7,593.64	2,493.64	2,493.64	0.00
CITY OF PHILADELPHIA (LD)	Sec	7,359.14	0.00	5,100.00	5,100.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 10,039.12	\$ 10,039.12	\$ 0.00
TOTAL SECURED:	\$ 10,039.12	\$ 10,039.12	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,493.64	\$ 2,493.64	\$ 0.00
TOTAL PRIORITY:	\$ 2,493.64	\$ 2,493.64	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 19,486.93	\$ 10,124.64	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,942.60	
Disbursements to Creditors	\$ 22,657.40	
TOTAL DISBURSEMENTS:		\$ 27,600.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/19/2017

By: /s/ Frederick L. Reigle, Esq.
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.